Case 17-18524 Doc 1 Filed 06/19/17 Entered 06/19/17 17:01:17 Desc Main Document Page 1 of 60

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	LaMar First name D. Middle name Frazier, Sr. Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-0958	

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Case number (if known)

Debtor 1 **LaMar D. Frazier, Sr.**

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	7022 S South Shore Dr. Apt 501	If Debtor 2 lives at a different address:
		Chicago, IL 60649 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition	Check one: Over the last 180 days before filing this petition, I
		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 LaMar D. Frazier, Sr. Document Page 3 of 60 Case number (if known)

Par	Tell the Court About	our B	ankruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are			rief description of each, s go to the top of page 1 a			C. § 342(b) for Individu	uals Filing for Bankruptcy
	choosing to file under	□с	hapter 7					
		□с	hapter 11					
		□с	hapter 12					
		■ C	hapter 13					
3.	How you will pay the fee		about how you	u may pay. Typically, if yo attorney is submitting you	ou are paying	the fee yourself, y	you may pay with cash	r local court for more details n, cashier's check, or money n a credit card or check with
				the fee in installments in Installments (Official		e this option, sign	and attach the Applica	ation for Individuals to Pay
			I request that	my fee be waived (You	ı may request			oter 7. By law, a judge may,
			applies to you		unable to pay	the fee in installi	ments). If you choose	of the official poverty line that this option, you must fill out your petition.
				•	_		,	
9.	Have you filed for bankruptcy within the	□ No						
	last 8 years?	■ Ye						
			District	NDIL ch13	When	10/20/15	Case number	15-35711 dismiss
			District	NDIL ch13	When	4/18/14	Case number	14-14524 dismissed
			District	See Attachment	When		Case number	
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is	□ Ye						
	not filing this case with you, or by a business partner, or by an affiliate?	L TE	es.					
	annate:		Debtor				Relationship to y	/ou
			District		When		Case number, if	
			Debtor				Relationship to y	/ou
			District		When		Case number, if	known
11.	Do you rent your		Go to li	ne 12				
•	residence?	_	,. 	ur landlord obtained an e	viction judame	ent against vou ar	nd do vou want to stav	in your residence?
		■ Ye	;5.		violion judgini	on against you al	ia ao you wani io siay	iii your rediuerilee:
				No. Go to line 12.				
				Yes. Fill out <i>Initial Stater</i> bankruptcy petition.	ment About an	Eviction Judgme	ent Against You (Form	101A) and file it with this

Nob		ase 17-1		DOC 1	Document	Page 4 of 60	Desc Main
eb	Lawar L	D. Frazier,	or.			Case Humber (if known)	
art	3: Report Al	out Any Bu	sinesses `	You Own as	a Sole Proprietor		
2.	Are you a sole of any full- or pusiness?		■ No.	Go to Pa	rt 4.		
			☐ Yes.	Name an	nd location of business		
	A sole proprieto business you of an individual, a separate legal of as a corporation partnership, or	perate as and is not a entity such an,		Name of	business, if any		
	If you have more sole proprietors separate sheet	hip, use a		Number,	Street, City, State & ZIP	Code	
	it to this petition				e appropriate box to des	•	
				_	`	defined in 11 U.S.C. § 101(27A))	
				□ S	Single Asset Real Estate	(as defined in 11 U.S.C. § 101(51B))	
				□ S	Stockbroker (as defined in	n 11 U.S.C. § 101(53A))	
					Commodity Broker (as de	fined in 11 U.S.C. § 101(6))	
					lone of the above		
3.	Are you filing Chapter 11 of Bankruptcy Coyou a small budebtor?	the ode and are	deadlines operation	s. If you indic	cate that you are a small statement, and federal in	ust know whether you are a small business de business debtor, you must attach your most re ncome tax return or if any of these documents	ecent balance sheet, statement of
	For a definition	of amall	■ No.	I am not	filing under Chapter 11.		
	business debto U.S.C. § 101(5	r, see 11	□ No.	I am filinç Code.	g under Chapter 11, but l	I am NOT a small business debtor according t	to the definition in the Bankruptcy

Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

Part 4:

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

INO.	

☐ Yes.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

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Debtor 1 LaMar D. Frazier, Sr.

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2	(Spouse	Only in a	Joint	Case)	
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You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 60 Case number (if known) Debtor 1 LaMar D. Frazier, Sr. Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ LaMar D. Frazier, Sr. Signature of Debtor 2 LaMar D. Frazier, Sr.

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on June 19, 2017

MM / DD / YYYY

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Debtor 1 LaMar D. Frazier, Sr. Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ross H. Briggs M	BE	Date	June 19, 2017	
Signature of Attorney for	Debtor		MM / DD / YYYY	
Ross H. Briggs MBE				
Printed name				
Ross H Briggs, Attor	ney At Law			
Firm name				
1525 East 53rd Stree	t, suite 423			
Chicago, IL 60615				
Number, Street, City, State & ZIF	Code			
Contact phone 773-220-	7007	Email address	r-briggs@sbcglobal.net	
#31633				
Bar number & State				

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Debtor 1 LaMar D. Frazier, Sr.

Case number

Debtor 1

LaMar D. Frazier, Sr.

First Name

Middle Name

Last Name

Debtor 2
(Spouse if, filing)

First Name

Middle Name

Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

☐ Check if this is an amended filing

Case number (if known)

FORM 101. VOLUNTARY PETITION

Prior Bankruptcy Cases Filed Attachment

District	Case Number	Date Filed
NDIL ch13	15-35711 dismiss	10/20/15
NDIL ch13	14-14524 dismissed	4/18/14
NDIL Chicago	05-49419 ch7 disc	10/12/05
NDIL Chicago	05-00132 ch13 dism	1/04/05
NDIL Chicago	01-24568 ch13 dism	7/12/01

		Docume	ent Page 9 of 60	0	
Fill in this inform	nation to identify your	case:			
Debtor 1	LaMar D. Frazier,	Sr.			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
					amondod ming

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	1,985.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	1,985.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	5,551.07
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	91.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	14,320.60
	Your total liabilities	\$	19,962.67
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,144.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,000.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bounded purpose "1411 S.C. \$ 101(0). Fill out lines 8.00 for statistical purposes 28.11 S.C. \$ 150	a personal,	family, or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Page 10 of 60 Case number (if known) Debtor 1 LaMar D. Frazier, Sr.

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

391.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Bort A on Schoolule E/E compaths following:	Total clain	n
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	91.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	91.00

		Document	Page 11 of 60		
Fill in this inf	ormation to identify your	case and this filing:			
Debtor 1	LaMar D. Frazier	Sr			
DODIO! !	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case number					☐ Check if this is an
					amended filing
Official F	Form 106A/B				
		ort.			
	ule A/B: Prop				12/15
hink it fits best	. Be as complete and accurance space is needed, attach	ne items. List an asset only once. ate as possible. If two married per a separate sheet to this form. Or	ople are filing together, both ar	re equally responsible for su	upplying correct
Part 1: Descri	ibe Each Residence, Building	g, Land, or Other Real Estate You	Own or Have an Interest In		
Do you own	or have any legal or equitable	e interest in any residence, buildi	ing, land, or similar property?		
_	or navo any rogar or oquitable	o microot in any roomanico, banan	ng, iana, or ommar property.		
No. Go to	Part 2.				
☐ Yes. Whe	re is the property?				
David Danasi	ilaa Vassa Vahialaa				
Part 2: Descri	ibe Your Vehicles				
	•	le, also report it on Schedule G	·	,	
O.4 Malas	Honda	Whater and interest in	the annual of the	Do not deduct secured c	laims or exemptions. Put
3.1 Make:	CRV	<u> </u>	the property? Check one	the amount of any secure	ed claims on Schedule D:
Model:	1999	Debtor 1 only		Creditors who have Cia	ims Secured by Property.
Year:		Debtor 2 only Debtor 1 and Debtor Debtor 1	r O anh	Current value of the entire property?	Current value of the portion you own?
	formation:	At least one of the d	•	chare property:	portion you own:
	ansmission needs to b		ebiois and another		
replac		☐ Check if this is cor	nmunity property	\$500.00	\$500.00
		(see instructions)			
Examples: B No Yes Add the do .pages you	Boats, trailers, motors, pers ollar value of the portion I have attached for Part 2	TVs and other recreational veonal watercraft, fishing vessels, you own for all of your entries. Write that number here	snowmobiles, motorcycle ac	y entries for	\$500.00 Current value of the
					portion you own? Do not deduct secured claims or exemptions.
. Household	goods and furnishings				

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

Debtor 1	Case 17-18524 DOC 1 Filed 06/19/17 Entered 06/19/17 17:01:1 Document Page 12 of 60 Case number (if known)	
■ Yes	Describe	
	Furniture	\$700.00
□No	nics les: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; mus including cell phones, cameras, media players, games Describe	sic collections; electronic devices
	Electronics	\$200.00
Examp ■ No	ibles of value les: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, of other collections, memorabilia, collectibles Describe	coin, or baseball card collections;
Examp ■ No	nent for sports and hobbies les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; cano musical instruments Describe	pes and kayaks; carpentry tools;
■ No	ms ples: Pistols, rifles, shotguns, ammunition, and related equipment Describe	
□ No	ples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe	
	Clothes	\$500.00
■ No	ry ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gen Describe	ns, gold, silver
Exam ■ No	arm animals ples: Dogs, cats, birds, horses Describe	
■ No	ther personal and household items you did not already list, including any health aids you did not lis	st
	the dollar value of all of your entries from Part 3, including any entries for pages you have attached art 3. Write that number here	\$1,400.00
	escribe Your Financial Assets	Cumment value of the
Do you o	wn or have any legal or equitable interest in any of the following?	Current value of the portion you own?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Page 13 of 60 Case number (if known) Document Debtor 1 LaMar D. Frazier, Sr. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$15.00 Cash 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... **TCF Bank** \$70.00 Checking 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them...

Official Form 106A/B

Case 17-18524

Doc 1

Filed 06/19/17

Entered 06/19/17 17:01:17

Desc Main

Schedule A/B: Property

		Case 17-18524	Doc 1	Filed 06/19/17 Document	Entered 06/19/17 17:01:17	Desc Main
D	ebtor 1	LaMar D. Frazier, Sr.		Document	Page 14 of 60 Case number (if known)	
27	Examp ■ No	es, franchises, and other les: Building permits, exclu	sive licenses		n holdings, liquor licenses, professional licens	es
R/I		property owed to you?				Current value of the
IVI	oney or p	noperty owed to you?				portion you own? Do not deduct secured claims or exemptions.
28	■ No	unds owed to you Give specific information ab	oout them, inc	cluding whether you alre	ady filed the returns and the tax years	
29	■ No		,	usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30	Examp ■ No	mounts someone owes y les: Unpaid wages, disabili benefits; unpaid loans Give specific information	ty insurance į		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
31	Examp ■ No	Name the insurance compa			HSA); credit, homeowner's, or renter's insurar Beneficiary:	nce Surrender or refund
		Com	party riarrio.		Demondary.	value:
32	If you a someon	erest in property that is dure the beneficiary of a living the has died. Give specific information			ed surance policy, or are currently entitled to reco	eive property because
33	Examp ■ No	against third parties, who les: Accidents, employmen Describe each claim			it or made a demand for payment to sue	
34	■ No	ontingent and unliquidate Describe each claim	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
35	■ No	ancial assets you did not	already list			
36		•		•	ny entries for pages you have attached	\$85.00
Pa	art 5: Des	cribe Any Business-Related	Property You	Own or Have an Interest	n. List any real estate in Part 1.	
	No. Go	wn or have any legal or equito Part 6. to line 38.	table interest	in any business-related p	roperty?	

Page 15 of 60 Case number (if known) Document Debtor 1 LaMar D. Frazier, Sr. Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership \square Yes. Give specific information...... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$500.00 Part 3: Total personal and household items, line 15 57. \$1,400.00 Part 4: Total financial assets, line 36 \$85.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00

\$1,985.00

Copy personal property total

Entered 06/19/17 17:01:17

Desc Main

Official Form 106A/B Schedule A/B: Property page 5

Case 17-18524

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B, Add line 55 + line 62

Doc 1

Filed 06/19/17

\$1,985.00

\$1,985.00

		17000000	III FAUE IO OI OI		
Fill in this infor	mation to identify your	case:			
Debtor 1	LaMar D. Frazier,	Sr.			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if this	s is an
				amended fil	ling

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B		unt of the exemption you claim	Specific laws that allow exemption
1999 Honda CRV 220,000 miles 4Dr, transmission needs to be replaced Line from <i>Schedule A/B</i> : 3.1	\$500.00	■ .	\$0.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
Furniture Line from Schedule A/B: 6.1	\$700.00	■ .	\$700.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Electronics Line from Schedule A/B: 7.1	\$200.00		\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Clothes Line from Schedule A/B: 11.1	\$500.00	■ .	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Cash Line from Schedule A/B: 16.1	\$15.00	■	\$15.00 100% of fair market value, up to any applicable statutory limit	RSMo § 513.430.1(3)

Case 17-18524 Doc 1 Filed 06/19/17 Entered 06/19/17 17:01:17 Desc Main Page 17 of 60 Document Debtor 1 LaMar D. Frazier, Sr. Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Checking: TCF Bank** RSMo § 513.430.1(3) \$70.00 \$70.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

Case	17-18524	Doc 1 Filed 06/19/1	.7 Entero Page 1	ed 06/19/17 17:(8 of 60	01:17 Desc N	<i>l</i> lain
Fill in this information	n to identify yoເ					
Debtor 1 La	aMar D. Frazie	r, Sr.				
	st Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing) Fir	st Name	Middle Name	Last Name			
United States Bankrup	toy Court for the	NORTHERN DISTRICT OF I	II I INIOIS			
Officed States Barikrup	ncy Court for the	NORTHERN BIOTRIOT OF T	ILLIIVOIO			
Case number					□ Chook	if this is an
(ii kilowii)						ded filing
000 : 15 40						C
Official Form 10			_			
Schedule D:	Creditors	Who Have Claims	s Secure	d by Propert	у	12/15
		If two married people are filing toge out, number the entries, and attach				
. Do any creditors have	claims secured by	y your property?				
☐ No. Check this	box and submit t	his form to the court with your oth	er schedules. '	You have nothing else to	o report on this form.	
Yes. Fill in all of	f the information	below.				
Part 1: List All Sec	ured Claims					
		more than one secured claim, list the			Column B	Column C
		s a particular claim, list the other credit cal order according to the creditor's na		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2.1 Easy Accepta	nce	Describe the property that secure	es the claim:	value of collateral. \$5,551.07	claim \$500.00	If any \$5,051.07
Creditor's Name		1999 Honda CRV 220,000				
		4Dr, transmission needs to	o be			
2022 North Ci		replaced As of the date you file, the claim i	is: Check all that			
3632 North Cid Chicago, IL 60		apply.				
Number, Street, City, S		Contingent				
Number, Street, Oity, C	State & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply	y.			
Debtor 1 only		☐ An agreement you made (such a	as mortgage or se	ecured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2		☐ Statutory lien (such as tax lien, r	mechanic's lien)			
☐ At least one of the deb	otors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim re community debt	elates to a	Other (including a right to offset)	Purchase	Money Security		
	Opened					
	11/12/13 Last Active					
Date debt was incurred	11/19/16	Last 4 digits of account nu	_{imber} 6788			

Add the dollar value of your entries in Column A on this page. Write that number here: \$5,551.07 If this is the last page of your form, add the dollar value totals from all pages. \$5,551.07 Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

				Document	Page	19 of	60	_		
Fill i	n this inform	nation to identify your	case:							
Debt	tor 1	LaMar D. Frazier,	Sr							
2000	.01 1	First Name		e Name	Last Nam	e				
Debt										
(Spou	se if, filing)	First Name	Middl	e Name	Last Nam	е	_			
Unite	ed States Bar	nkruptcy Court for the:	NORTHE	RN DISTRICT OF IL	LINOIS					
0										
(if kno	e number wn)							-	I Check	if this is an
`	,							-	_	led filing
								_		Ü
	<u>cial Form</u>									
<u>Sch</u>	redule E	/F: Creditors W	ho Hav	e Unsecured	Claim	S				12/15
Sched Sched left. A	dule G: Execut dule D: Credito ttach the Cont and case num	racts or unexpired leases tory Contracts and Unexp prs Who Have Claims Sec tinuation Page to this pag ber (if known).	ired Leases ured by Pro je. If you hav	(Official Form 106G). I perty. If more space is ve no information to re	Do not incl needed, co	ude any cre	editors with partially t you need, fill it out	secured cla , number the	ims that a e entries in	are listed in n the boxes on the
1. [o any credito	rs have priority unsecure	d claims aga	ainst you?						
	No. Go to Pa	art 2.								
ı	Yes.									
p F	oossible, list the Part 1. If more t	pe of claim it is. If a claim hat claims in alphabetical orde han one creditor holds a pation of each type of claim, s	er according t articular claim	to the creditor's name. If , list the other creditors i	f you have n in Part 3.	nore than tw				
2.1	Illinois [Department of Reve	nue	Last 4 digits of accou	ınt number	0958	\$91.00		\$0.00	\$91.00
	101 Wes	editor's Name st jefferson St. eld, IL 62702		When was the debt in	ncurred?	2003		_		-
		reet City State Zlp Code		As of the date you file	e, the claim	is: Check	all that apply			
	Who incurred	I the debt? Check one.		☐ Contingent						
	Debtor 1 o	nly		☐ Unliquidated						
	Debtor 2 or	nly		☐ Disputed						
	Debtor 1 a	nd Debtor 2 only		Type of PRIORITY un:	secured cl	aim:				
	_	e of the debtors and anothe	er	☐ Domestic support o	bligations					
	_	nis claim is for a commu		■ Taxes and certain of		you owe the	e government			
		ubject to offset?	,	☐ Claims for death or		•	ū			
	■ No	•		☐ Other. Specify						
	☐ Yes			St	tate Inco	me Taxe	s			
Dont	0- Lint Al	L of Vous NONDDIODIT	V II	and Claims						
Part		l of Your NONPRIORIT								
_	_	rs have nonpriority unsec		-						
_	No. You have Yes.	re nothing to report in this p	art. Submit th	nis form to the court with	your other	schedules.				
		nonnriority unaccured -1	aime in the	alphahotical order of th	no orod!4==	who hold-	anch claim If a are-	itor boo	than and	nonpriorit.
u tl	ınsecured claim	nonpriority unsecured cl n, list the creditor separately or holds a particular claim, li	y for each cla	im. For each claim listed	d, identify w	hat type of	claim it is. Do not list o	laims already	y included	in Part 1. If more

Official Form 106 E/F

Total claim

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Debtor 1 LaMar D. Frazier, Sr. Case number (if know) 4.1 \$1,700.00 **CHARLES J HUNTER** Last 4 digits of account number 4547 Nonpriority Creditor's Name c/o AYD KAREN ELIZABETH When was the debt incurred? 2/15/1994 88 WEST SCHILLER Chicago, IL 60610 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Judgement ☐ Yes City of Chicago 4.2 Last 4 digits of account number 2295 \$1,406.93 Nonpriority Creditor's Name Department of Finance When was the debt incurred? 2012-2016 PO Box 88292 Chicago, IL 60680 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No **Parking & Photo Traffic Tickets** ☐ Yes 4.3 City of Chicago \$300.00 Last 4 digits of account number 0958 Nonpriority Creditor's Name c/o Linebarger Goggan Blair & When was the debt incurred? Samps P.O. Box 06152 Chicago, IL 60606-0512 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes **Notice Only** Other. Specify

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Debtor 1 LaMar D. Frazier, Sr. Case number (if know) 4.4 \$150.00 Comcast Last 4 digits of account number 0958 Nonpriority Creditor's Name PO Box 3002 When was the debt incurred? 2012 Southeastern, PA 19398 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Cable 4.5 **ComED** Last 4 digits of account number 0958 \$234.00 Nonpriority Creditor's Name **PO Box 286** When was the debt incurred? 2013 Chicago, IL 60690 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Utility Other, Specify 4.6 **Cook County Hospital** Last 4 digits of account number 0958 \$350.00 Nonpriority Creditor's Name 1969 W. Ogden Ave When was the debt incurred? 2014 Chicago, IL 60612 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical Other. Specify

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Debtor 1 LaMar D. Frazier, Sr. Case number (if know) 4.7 \$1,800.00 **Crete Fire Department Paramedics** Last 4 digits of account number 0958 Nonpriority Creditor's Name **Exchange & Klemme** When was the debt incurred? 2012 Crete, IL 60417 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Medical Other. Specify 4.8 Dr Leonards/Carol Wright Gifts Last 4 digits of account number **5A4A** \$146.00 Nonpriority Creditor's Name Opened 11/08/16 Last Active Po Box 7821 When was the debt incurred? 2/21/17 Edison, NJ 08818 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Charge Account Other. Specify East Lake Management & 0958 \$247.67 4.9 Development Last 4 digits of account number Nonpriority Creditor's Name c/o CHA When was the debt incurred? 2015 2850 S. Michigan Ste 100 Chicago, IL 60616 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Back Rent ☐ Yes

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Case number (if know) Debtor 1 LaMar D. Frazier, Sr. 4.1 **Enhanced Recovery Co L** 9356 \$119.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 12/03/13 Last Active 8014 Bayberry Rd When was the debt incurred? 1/01/14 Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection At T ☐ Yes **Enhanced Recovery Co L** 6084 \$69.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 2/17/11 Last Active 8014 Bayberry Rd When was the debt incurred? 12/01/12 Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection At T ☐ Yes 4.1 Fingerhut 5220 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 8/25/09 Last Active 6250 Ridgewood Rd When was the debt incurred? 1/02/14 St Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes

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Document Page 24 of 60 Case number (if know) Debtor 1 LaMar D. Frazier, Sr. 4.1 First Premier Bank 6845 \$639.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 9/26/06 Last Active 601 S Minnesota Ave When was the debt incurred? 8/01/11 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 **Illinois Collection Se** 6929 \$84.00 Last 4 digits of account number Nonpriority Creditor's Name 8231 185th St Ste 100 When was the debt incurred? Opened 11/26/12 Tinley Park, IL 60487 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Collection Illinois Eye Institute** 4.1 Mabt/contfin \$647.00 6202 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 3/01/14 Last Active 121 Continental Dr Ste 1 When was the debt incurred? 5/07/14 **Newark, DE 19713** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

■ Other. Specify Credit Card

report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Document Page 25 of 60 Debtor 1 LaMar D. Frazier, Sr. Case number (if know) 4.1 **MARY BAUGH** 4172 \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name c/o JOHN B SCHWARTZ When was the debt incurred? 04/09/2001 **39 S LASALLE #408** Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Notice Only 4.1 Mci 9244 \$346.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 8/01/08 Last Active 500 Technology Drive When was the debt incurred? 6/01/10 Weldon Springs, MO 63304 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 Metabnk/Fhut \$0.00 5942 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 8/25/09 Last Active 6250 Ridgewood Roa When was the debt incurred? 2/06/12 Saint Cloud, MN 56303 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No
□ Yes

■ Other. Specify Notice Only

report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Debtor 1 LaMar D. Frazier, Sr. Case number (if know) 4.1 **Northwest Collectors** 1643 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name 3601 Algonquin Rd. Suite 232 When was the debt incurred? Rolling Meadows, IL 60008 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Med1 02 Crete Township Fire ☐ Yes ■ Other. Specify Protecti-Notice Only 4.2 **Nw Collector** \$1,166.00 1643 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 7/01/13 Last Active 3601 Algonquin Rd Suite 232 When was the debt incurred? 8/01/13 Rolling Meadow, IL 60008 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Debt Medical ☐ Yes 4.2 **Peter Melis** 0958 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 7504 S Colfax When was the debt incurred? 2005 Chicago, IL 60649 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes

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Page 27 of 60 Case number (if know) Document Debtor 1 LaMar D. Frazier, Sr. 4.2 ROBERT CAMPBELL 1642 \$2,200.00 Last 4 digits of account number 2 Nonpriority Creditor's Name 7504 S Colfax When was the debt incurred? 05/27/2005 Chicago, IL 60649 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Judgement ☐ Yes 4.2 Sage Phone 0958 \$350.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 79051 When was the debt incurred? 2013 Phoenix, AZ 85062-9051 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Phone 4.2 South Shore Hospital 0958 \$580.00 Last 4 digits of account number Nonpriority Creditor's Name 8012 Crandon When was the debt incurred? 2005 Chicago, IL 60649 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

☐ Yes

debt

■ No

☐ Student loans

Other. Specify

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Medical

Best Case Bankruptcy

☐ Check if this claim is for a community

Is the claim subject to offset?

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Debtor 1 LaMar D. Frazier, Sr. Case number (if know) 4.2 Southside Cu 3850 \$0.00 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 8/20/11 Last Active 5401 S Wentworth A When was the debt incurred? 8/21/12 Chicago, IL 60609 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Notice Only** Other. Specify 4.2 Stellar Recovery Inc 8474 \$494.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 9/01/11 Last Active 1327 Highway 2 West When was the debt incurred? 8/01/11 Kalispell, MT 59901 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Comcast ☐ Yes 4.2 Stellar Recovery Inc 0037 \$390.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 1/22/14 Last Active 4500 Salisbury Rd Ste 10 When was the debt incurred? 2/01/14 Jacksonville, FL 32216 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Collection Dish Network

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Case number (if know)

4.2	Universi Cente	ty of Chicago Medical	Last 4 digits of account number	0958	:		\$468.00
<u> </u>	Nonpriority	Creditor's Name	When was the debt incurred?	2014		_	¥ 100100
	Chicago	, IL 60693 eet City State Zlp Code	As of the date you file, the claim				
		red the debt? Check one.	As of the date you me, the claim	is. Officer	Call that apply		
	Debtor 1	l only	☐ Contingent				
	Debtor 2	2 only	☐ Unliquidated				
	Debtor 1	I and Debtor 2 only	☐ Disputed				
	☐ At least	one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
		f this claim is for a community	☐ Student loans				
	debt Is the clain	n subject to offset?	Obligations arising out of a separeport as priority claims	aration ag	reement or div	vorce that you did not	
	■ No		☐ Debts to pension or profit-sharing	ng plans,	and other simi	ilar debts	
	☐ Yes		Other. Specify Medical				
4.2 9		k/Fingerhut	Last 4 digits of account number	5220		_	\$434.00
		Creditor's Name		Oper	ned 8/25/0	9 Last Active	
		lgewood Rd oud, MN 56303	When was the debt incurred?	2/01/			
		eet City State ZIp Code red the debt? Check one.	As of the date you file, the claim	is: Check	k all that apply		
	Debtor 1	l only	☐ Contingent				
	Debtor 2	2 only	☐ Unliquidated				
	Debtor 1	I and Debtor 2 only	☐ Disputed				
	☐ At least	one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
		f this claim is for a community	☐ Student loans				
	debt Is the clain	n subject to offset?	Obligations arising out of a separeport as priority claims	aration ag	reement or div	vorce that you did not	
	No		Debts to pension or profit-sharing	ng plans,	and other simi	ilar debts	
	☐ Yes		Other. Specify Charge Acc	count			
Part 3	l ist Otl	hers to Be Notified About a De	ht That You Already Listed				
is tr is tr have noti	this page only ying to collect e more than o fied for any de	y if you have others to be notified a t from you for a debt you owe to so	about your bankruptcy, for a debt that yomeone else, list the original creditor in tyou listed in Parts 1 or 2, list the adding submit this page.	n Parts 1 itional cr	or 2, then list reditors here.	t the collection agency he If you do not have addition	ere. Similarly, if you
	and Address of Chicago	•	On which entry in Part 1 or Part 2 did you Line 4.2 of (<i>Check one</i>):	_	•	r? Priority Unsecured Claims	
		tt Harris P.C.				Nonpriority Unsecured Claims	ima
		Blvd. Ste. 600	_	■ Fall 2.	Creditors with	Nonphonty Onsecured Cla	11115
Chic	ago, IL 606		Last 4 digits of account number				
			Last 4 digits of account number				
Part 4	Add the	e Amounts for Each Type of U	nsecured Claim				
	of unsecured		ims. This information is for statistical r	eporting	purposes on	ily. 28 U.S.C. §159. Add th	e amounts for each
						Total Claim	
		6a. Domestic support obligations	S	6a.	\$	0.00	
	Total claims						
	Part 1	6b. Taxes and certain other debt		6b.	\$	91.00	
		· · · · · · · · · · · · · · · · · · ·	injury while you were intoxicated	6c.	\$	0.00	
		Other. Add all other priority uns	secured claims. Write that amount here.	6d.	\$	0.00	

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Debtor 1 LaMar D. Frazier, Sr.

	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	91.00
Total claims	6f.	Student loans	6f.	\$	Total Claim 0.00
from Part 2	6g. 6h. 6i.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Add all other nonpriority unsecured claims. Write that amount here.	6g. 6h. 6i.	\$ \$ \$	0.00 0.00 14,320.60
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	14,320.60

		1700.11111.	111 FAUE 3 FULUL	,
Fill in this infor	mation to identify your	case:		
Debtor 1	LaMar D. Frazier,	Sr.		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this i
				amended filin

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Townhouse Partners LLC 7022 S South Shore Dr Chicago, IL 60649	Debtor has entered into a one-year apartment lease beginning March 2017 with Townhouse Partners LLC, payable \$208.00 per month. Debtor is current in his payments under this lease. Signs new lease each year in March.

		Docume	ent Page 32 d)T (s()	
Fill in this i	nformation to identify your				
Debtor 1	LaMar D. Frazier,	Sr.			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)) First Name	Middle Name	Last Name		
		NORTHERN DISTRICT			
Officed State	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number	er				☐ Check if this is an
(amended filing
O((; - ; - 1	F 400LL				
	Form 106H	1.4			
Schedu	ıle H: Your Cod	ebtors			12/15
■ No □ Yes 2. Withi Arizona ■ No. G □ Yes. 3. In Columin line 2	, California, Idaho, Louisiana, Go to line 3. Did your spouse, former spou mn 1, list all of your codebt 2 again as a codebtor only i	I lived in a community pr Nevada, New Mexico, Pu use, or legal equivalent live ors. Do not include your f that person is a guaran	roperty state or territor lerto Rico, Texas, Wash e with you at the time? spouse as a codebtor tor or cosigner. Make	y? (Community propert ington, and Wisconsin.) if your spouse is filing sure you have listed the	y states and territories include g with you. List the person shown ne creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
out Col	umn 2.	·		Column 2: The ere	editor to whom you owe the debt
	ime, Number, Street, City, State and Zl	P Code		Check all schedule	
3.1				☐ Schedule D. line	e
	ame			☐ Schedule E/F, I	
				☐ Schedule G, lin	e
	umber Street			_	
Ci	ty	State	ZIP Code		
3.2 Na	ame			_ □ Schedule D, lin □ Schedule E/F, I	
				☐ Schedule E/F, I	
Nı	umber Street				·
Ci		State	ZIP Code		

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Fill	in this information to identify your ca									
Del	otor 1 LaMar D. Fra	azier, Sr.			_					
	otor 2 ouse, if filing)				_					
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_					
	se number 		-			Check if this is An amendo A supplem	ed filing ent showir	ng postpetition		
0	fficial Form 106l					MM / DD/		ollowing date.		
	chedule I: Your Inc	ome				WIWI / DD/			12/15	
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	r spouse is not filing w	ith you, do not includ	le infori	natio	n about your sp	ouse. If m	ore space is	needed,	
1.	Fill in your employment information.		Debtor 1			Debtor	2 or non-f	iling spouse		
	If you have more than one job, attach a separate page with information about additional	Employment status	☐ Employed			☐ Empl	☐ Employed			
		Employment status	■ Not employed			☐ Not €	☐ Not employed			
	employers.	Occupation	Disabled							
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?							
Par	t 2: Give Details About Mor	nthly Income								
	mate monthly income as of the dause unless you are separated.	ate you file this form. If	you have nothing to re	port for	any li	ne, write \$0 in the	space. In	clude your noi	n-filing	
-	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all e	emplo	yers for that perso	on on the I	ines below. If	you need	
						For Debtor 1		btor 2 or ing spouse		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	N/A		
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$	N/A		
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	0.00	\$	N/A		

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Debt	or 1	Lamar D. Frazier, Sr.	-		Case	e number (<i>if kn</i>	own)				
					Fo	r Debtor 1			or Debtor		
	Cop	by line 4 here	4.		\$	0	.00	\$	ar ming .	N/A	
5.	List	all payroll deductions:						_			_
	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$	0	.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5k		\$.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50		\$.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50		\$.00	· \$		N/A	_
	5e.	Insurance	56		\$.00	\$		N/A	_
	5f.	Domestic support obligations	5f		\$.00	\$		N/A	_
	5g.	Union dues	5 <u>0</u>		\$.00	\$ \$		N/A	_
	5h.	Other deductions. Specify:		ง. า.+	\$			+ \$		N/A	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_		\$ \$.00	. · · - \$		N/A	-
					Ψ –			· · · -			_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		Ф_	U	.00	. \$_		N/A	-
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
		monthly net income.	88		\$_		.00	. \$_		N/A	_
	8b.	Interest and dividends	8b	ο.	\$_	0	.00	. \$_		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce			•	_		•			
		settlement, and property settlement.	80		\$_		.00	\$_		N/A	_
	8d.	Unemployment compensation	80		\$_		.00	\$_		N/A	_
	8e.	Social Security	86	€.	\$_	506	.00	\$_		N/A	=
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f		\$_	0	0.00	\$_		N/A	
	8g.	Pension or retirement income	80	g.	\$	0	.00	\$		N/A	_
	8h.	Other monthly income. Specify: SSI	8h	า.+	\$	247	'.00	+ \$		N/A	
		Food Stamps	_		\$	91	.00	\$		N/A	_
		Odd jobs (pizza delivery)			\$_	300	.00	\$		N/A	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	1,144	.00	\$_		N/A	A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		1,144.00	+ \$		N/A	= \$	1,144.00
10.		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		1,144.00	Τ Ψ		IN/A	- ¹ ¹ −	1,144.00
		· .					_			J	
11.	othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acity:	dep						Schedul	le J. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest te that amount on the Summary of Schedules and Statistical Summary of Certailies								\$	1,144.00
										Combi	
13.	Do : ■	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?							montni	y income
	ш	100. Expiait.									

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Fill	in this information to identify your case:				
	btor 1 LaMar D. Frazier, Sr.		Che	ck if this is:	
Deb	btor 2			An amended filing	ving postpetition chapter
(Spo	oouse, if filing)			13 expenses as of	
Unit	ited States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY	
	se number known)				
Of	fficial Form 106J				
So	chedule J: Your Expenses				12/1
info	as complete and accurate as possible. If two married people ar ormation. If more space is needed, attach another sheet to this mber (if known). Answer every question.				
	rt 1: Describe Your Household				
1.	Is this a joint case? ■ No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses	for Separate House	ehold of Deb	tor 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Pes. Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.			_	☐ Yes ☐ No
					☐ Yes
				_	□ No
					☐ Yes
					□ No
3.	Do your expenses include ■ No.				☐ Yes
0.	expenses of people other than yourself and your dependents?				
	<u> </u>				
Est exp	t 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless y penses as of a date after the bankruptcy is filed. If this is a supp plicable date.				
the	clude expenses paid for with non-cash government assistance in a value of such assistance and have included it on <i>Schedule I: Y</i> ifficial Form 106I.)			Your exp	enses
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	nclude first mortgag	e 4. §	S	208.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$	5	0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00
5.	 4d. Homeowner's association or condominium dues Additional mortgage payments for your residence, such as ho 	ma aquitu laana	4d. § 5. §		0.00

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ebtor 1	LaMar D. Frazier, Sr.	Case num	ber (if known)	
. Utili	ties:			
. 6a.	Electricity, heat, natural gas	6a.	\$	150.00
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	45.00
6d.	Other. Specify:	6d.		0.00
	d and housekeeping supplies	7.	·	150.00
	d and nousekeeping supplies dcare and children's education costs	7. 8.	\$	
_		9.	*	0.00
	hing, laundry, and dry cleaning		\$	90.00
	sonal care products and services	10.	· ·	23.00
	lical and dental expenses	11.	\$	0.00
	nsportation. Include gas, maintenance, bus or train fare.	12.	\$	225.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	·	
			·	10.00
	ritable contributions and religious donations	14.	\$	0.00
5. Ins u				
	not include insurance deducted from your pay or included in lines 4 or 20. Life insurance	150	¢	0.00
		15a.	·	0.00
	Health insurance	15b.	·	0.00
	Vehicle insurance	15c.	·	99.00
	Other insurance. Specify:	15d.	\$	0.00
6. Tax	es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Spe	·	16.	\$	0.00
	allment or lease payments:			
	Car payments for Vehicle 1	17a.	\$	0.00
17b.	Car payments for Vehicle 2	17b.	\$	0.00
17c.	Other. Specify:	17c.	\$	0.00
17d	Other. Specify:	17d.	\$	0.00
3. You	r payments of alimony, maintenance, and support that you did not report as			
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	er payments you make to support others who do not live with you.		\$	0.00
Spe	cify:	19.		
). Oth	er real property expenses not included in lines 4 or 5 of this form or on Sche	dule I: Yo	our Income.	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
	Homeowner's association or condominium dues	20e.		0.00
			·	
. Oth	er: Specify:	21.	+φ	0.00
2. Calc	culate your monthly expenses			
	Add lines 4 through 21.		\$	1,000.00
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$.,500100
			·	4 000 00
22C.	Add line 22a and 22b. The result is your monthly expenses.		\$	1,000.00
3. Calc	culate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,144.00
	Copy your monthly expenses from line 22c above.	23b.		1,000.00
200.	Sopy your monthly expended from line 220 above.	200.		1,000.00
230	Subtract your monthly expenses from your monthly income.			
230.	The result is your <i>monthly net income</i> .	23c.	\$	144.00
	The result to your monthly not moonle.		1	
			f0	
4. Do v	ou expect an increase or decrease in your expenses within the year after yo	u file this	rorm?	
	you expect an increase or decrease in your expenses within the year after yo example, do you expect to finish paying for your car loan within the year or do you expect your			or decrease because of
For e				or decrease because of
For e	example, do you expect to finish paying for your car loan within the year or do you expect your fication to the terms of your mortgage?			or decrease because of

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Fill in this infor	mation to identify your	caca:			
Debtor 1	LaMar D. Frazier, First Name	Sr. Middle Name	Last Name		
Dobtor 2	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
(
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					Charle if this is an
(II KIIOWII)					☐ Check if this is an amended filing
					amended ming
~					
Official For	<u>m 106Dec</u>				
Declarat	tion About a	ın Individual	Debtor's S	Schedules	12/15
Doolara	tion / toodt c	- IIIaiviaaai	DODUCT C		12/13
If two married n	oonlo aro filing togotho	r, both are equally respo	neible for eupplying	correct information	
ii two iiiairieu p	eopie are ming together	, both are equally respo	ilable for aupplying t	correct information.	
You must file th	is form whenever you fi	le bankruptcy schedules	s or amended schedu	les. Making a false sta	tement, concealing property, or
					00, or imprisonment for up to 20
years, or both. 1	18 U.S.C. §§ 152, 1341, 1	519, and 3571.			
Sig	n Below				
Did you na	ay or agree to pay some	one who is NOT an attor	nev to help you fill o	ut bankruptcy forms?	
Dia you po	ay or agree to pay come		noy to note you im o	at ballit aptoy formor	
■ No					
140					
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice,
				Declaration	n, and Signature (Official Form 119)
Umalan mana		4h-44 h-2110 n-2-4 4h-2-21100		filed with this dealers!	ian and
•	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules	tilea with this declarat	ion and
mai mey ar	e true and correct.				
X /s/ Lal	Mar D. Frazier, Sr.		X		
	D. Frazier, Sr.			e of Debtor 2	
	re of Debtor 1		5		

Date _____

Date **June 19, 2017**

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		ormation to identify you					
De	btor 1	LaMar D. Frazie	Middle Name		Last Name		
	btor 2						
(Sp	ouse if, filing)	First Name	Middle Name		Last Name		
Un	ited States I	Bankruptcy Court for the	NORTHERN DISTRIC	r of Illi	NOIS		
	se number nown)						☐ Check if this is an amended filing
St	atemer		Affairs for Indiv				4/10
info nun	ormation. If nber (if kno	more space is needed wn). Answer every que e Details About Your M our current marital stat	arital Status and Where Y	to this fo	orm. On the top of any		
	■ Not n	narried					
2.	During the	e last 3 years, have you	lived anywhere other tha	n where	you live now?		
	□ No						
	_	List all of the places you	lived in the last 3 years. Do	not inclu	ıde where vou live now		
		Prior Address:	Dates Debtor lived there		Debtor 2 Prior Ad		Dates Debtor 2 lived there
	7121 S I Chicago	Euclid o, IL 60649	From-To: 7/2015-2/20 1	17	☐ Same as Debtor 1		☐ Same as Debtor 1 From-To:
		Yates Ave. o, IL 60617	From-To: 7/2007 to 7 /2	2015	☐ Same as Debtor 1		Same as Debtor 1 From-To:
3. stat	es and territ	<i>torie</i> s include Arizona, Ca	ever live with a spouse or alifornia, Idaho, Louisiana, Nethedule H: Your Codebtors	Nevada, N	New Mexico, Puerto Ri		ritory? (Community property ind Wisconsin.)
Pa	rt 2 Exp	lain the Sources of You	ur Income				
4.	Fill in the t	otal amount of income yo	mployment or from opera ou received from all jobs an u have income that you rece	d all busi	nesses, including part-	time activities.	calendar years?
	□ No						
	_	Fill in the details.					
			Debtor 1			Debtor 2	
			Sources of income Check all that apply.	(bet	oss income fore deductions and clusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)

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Debtor 1 LaMar D. Frazier, Sr.

	Debter 4		Dalitan G	
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$300.00	☐ Wages, commissions, bonuses, tips	
	Operating a business		☐ Operating a business	
For last calendar year: (January 1 to December 31, 2016)	☐ Wages, commissions, bonuses, tips	\$1,200.00	☐ Wages, commissions, bonuses, tips	
	Operating a business		☐ Operating a business	
For the calendar year before that: (January 1 to December 31, 2015)	☐ Wages, commissions, bonuses, tips	\$1,200.00	☐ Wages, commissions, bonuses, tips	
	Operating a business		☐ Operating a business	

Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Social Security	\$8,892.00		
Social Security	\$8,892.00		
Social Security	\$7,410.00		
Food Stamps	\$1,440.00		
Food Stamps	\$1,440.00		
Food Stamps	\$900.00		
	Sources of income Describe below. Social Security Social Security Social Security Food Stamps Food Stamps	Sources of income Describe below. Social Security Social Security	Sources of income Describe below. Gross income from each source (before deductions and exclusions) Social Security \$8,892.00 Social Security \$7,410.00 Food Stamps \$1,440.00

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

□ No. Go to line 7.

List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

^{*} Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address **Dates of payment Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ☐ Yes. Fill in the details. Status of the case Case title Nature of the case Court or agency Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property Date** Value of the property Explain what happened 1999 Honda CVT 4Dr 175,000 Miles **Easy Accept** 10/2015 \$4,600.00 3632 North Cicero Ste A \$4,600.00 Chicago, IL 60641 ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied.

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LaMar D. Frazier, Sr.

Debtor 1

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r-briggs@sbcglobal.net

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Debtor 1 LaMar D. Frazier, Sr.

 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any propert promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. 					
	Person Who Was Paid Address	Description and v	alue of any proper	ty Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your be include both outright transfers and transfers minclude gifts and transfers that you have alread No Yes. Fill in the details.	ousiness or financial affa nade as security (such as t	airs? the granting of a sec		
	Person Who Received Transfer Address Person's relationship to you	Description and v property transfer		Describe any property or payments received or debts paid in exchange	Date transfer was made
19.	Within 10 years before you filed for bankru beneficiary? (These are often called asset-pr No Yes. Fill in the details.		y property to a sel	f-settled trust or similar devic	e of which you are a
	Name of trust	Description and v	alue of the propert	ty transferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, In	struments, Safe Deposi	Boxes, and Stora	ge Units	
20.	Within 1 year before you filed for bankrupte sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso	or other financial accou	nts; certificates of	•	
	Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables? No Yes. Fill in the details.	year before you filed for	bankruptcy, any s	afe deposit box or other depo	ository for securities,
	Name of Financial Institution	Who else had acc	ess to it? De	scribe the contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	Address (Number, S State and ZIP Code)			have it?
22.	Have you stored property in a storage unit	or place other than your	home within 1 yea	ar before you filed for bankrup	otcy?
	No Silver de la companya de la compa				
	Yes. Fill in the details. Name of Storage Facility	Who else has or h	nad access De	scribe the contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, S State and ZIP Code)		23. 35 and 35. 16. 16.	have it?

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Pai	t 9: Identify Property You Hold or Control for S	omeone Else						
23.	Do you hold or control any property that someor for someone.	ne else owns? Include any proper	ty you borrowed from, are storing for	, or hold in trust				
	No							
	Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value				
Pai	t 10: Give Details About Environmental Information	tion						
For	the purpose of Part 10, the following definitions a	ipply:						
	Environmental law means any federal, state, or letoxic substances, wastes, or material into the air regulations controlling the cleanup of these substances.	r, land, soil, surface water, ground	— ·					
	Site means any location, facility, or property as of to own, operate, or utilize it, including disposal s		law, whether you now own, operate, o	or utilize it or used				
	Hazardous material means anything an environn hazardous material, pollutant, contaminant, or si		s waste, hazardous substance, toxic s	substance,				
Rep	ort all notices, releases, and proceedings that you	u know about, regardless of wher	n they occurred.					
24.	Has any governmental unit notified you that you	may be liable or potentially liable	under or in violation of an environme	ental law?				
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any r	elease of hazardous material?						
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or administ	trative proceeding under any envi	ironmental law? Include settlements a	and orders.				
	■ No							
	Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Pal	t 11: Give Details About Your Business or Conn	ections to Any Business						
		•	ny of the following connections to an	, business?				
27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any busin A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP)								
							_	LLO, or infined hability partnersh
		☐ A partner in a partnership						
	☐ An officer, director, or managing executi	-						
	☐ An owner of at least 5% of the voting or equity securities of a corporation							

Page 44 of 60 Document Case number (if known) Debtor 1 LaMar D. Frazier, Sr. No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name **Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ LaMar D. Frazier, Sr. Signature of Debtor 2 LaMar D. Frazier, Sr. Signature of Debtor 1 Date June 19, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$349.00 toward the flat fee, leaving a balance due of \$3,651.00; and \$349.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: June 19, 2017

Signed

aMar D Frazier, Sr.

Ross H. Briggs MBE #31633

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	LaMar D. Frazier, Sr.		Case No.			
		Debtor(s)	Chapter	13		
	DISCLOSURE OF COMP	ENSATION OF ATTO	RNEY FOR DI	EBTOR(S)		
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the for rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to		
	For legal services, I have agreed to accept		\$	4,000.00		
	Prior to the filing of this statement I have receive			349.00		
	Balance Due		\$	3,651.00		
2. 1	The source of the compensation paid to me was:					
	☐ Debtor ■ Other (specify):					
3. 7	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed con	mpensation with any other person	n unless they are mem	bers and associates of my law firm.		
İ	☐ I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the					
5.]	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
t c	 Analysis of the debtor's financial situation, and rei Preparation and filing of any petition, schedules, s Representation of the debtor at the meeting of cred [Other provisions as needed] All legal services required pursuant to 	statement of affairs and plan which ditors and confirmation hearing, a	h may be required; and any adjourned hea			
6. I	By agreement with the debtor(s), the above-disclosed	fee does not include the followin	g service:			
		CERTIFICATION				
	certify that the foregoing is a complete statement of ankruptcy proceeding.		or payment to me for r	epresentation of the debtor(s) in		
Ju	une 19, 2017	/s/ Ross H. Brigg	gs MBE			
Do	ate	Ross H. Briggs I Signature of Attorn Ross H Briggs, A 1525 East 53rd S Chicago, IL 6061 773-220-7007 For-briggs@sbcglo	ey Attorney At Law Street, suite 423 I5 ax: 773-353-1664			

United States Bankruptcy Court Northern District of Illinois

In re	LaMar D. Frazier, Sr.		Case No.	
		Debtor(s)	Chapter 13	
	VEI	RIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	33
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credito	rs is true and correc	et to the best of my
Date:	June 19, 2017	/s/ LaMar D. Frazier, Sr. LaMar D. Frazier, Sr. Signature of Debtor		

CHARLES J HUNTER c/o AYD KAREN ELIZABETH 88 WEST SCHILLER Chicago, IL 60610

City of Chicago Department of Finance PO Box 88292 Chicago, IL 60680

City of Chicago c/o Linebarger Goggan Blair & Samps P.O. Box 06152 Chicago, IL 60606-0512

City of Chicago c/o Arnold Scott Harris P.C. 111 W Jackson Blvd. Ste. 600 Chicago, IL 60604

Comcast PO Box 3002 Southeastern, PA 19398

ComED PO Box 286 Chicago, IL 60690

Cook County Hospital 1969 W. Ogden Ave Chicago, IL 60612

Crete Fire Department Paramedics Exchange & Klemme Crete, IL 60417

Dr Leonards/Carol Wright Gifts Po Box 7821 Edison, NJ 08818

East Lake Management & Development c/o CHA 2850 S. Michigan Ste 100 Chicago, IL 60616

Easy Acceptance 3632 North Cicero Chicago, IL 60641

Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256

Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256

Fingerhut 6250 Ridgewood Rd St Cloud, MN 56303

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487

Illinois Department of Revenue 101 West jefferson St. Springfield, IL 62702

Mabt/contfin 121 Continental Dr Ste 1 Newark, DE 19713

MARY BAUGH c/o JOHN B SCHWARTZ 39 S LASALLE #408 Chicago, IL 60603

Mci 500 Technology Drive Weldon Springs, MO 63304

Metabnk/Fhut 6250 Ridgewood Roa Saint Cloud, MN 56303 Northwest Collectors 3601 Algonquin Rd. Suite 232 Rolling Meadows, IL 60008

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Peter Melis 7504 S Colfax Chicago, IL 60649

ROBERT CAMPBELL 7504 S Colfax Chicago, IL 60649

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Southside Cu 5401 S Wentworth A Chicago, IL 60609

Stellar Recovery Inc 1327 Highway 2 West Kalispell, MT 59901

Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216

Townhouse Partners LLC 7022 S South Shore Dr Chicago, IL 60649

University of Chicago Medical Cente 15965 Collections Center Dr. Chicago, IL 60693

Webbank/Fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303